

**Claims:**

1. A data and mobile telephony telecommunication open virtual secure crosscheck-link communication service channel (10) system adapted to provide a further level of coding to access code data regarding security data to enter servers (26) for services (34, 36, 38, 40, 42), money and commerce transactions, comprising:

at least one gateway (12) server system, having communication connecting input interfaces to at least one of hardware, firmware, and software connecting any data and telecommunication network operator (14, 18, 28);

an output communication interface from said gateway server system connecting said data and telecommunication networks (14, 18, 28) to said open secure cross-link channel (10) system;

an interface connecting subscribers to a mobile telephony device (22) to said data and telecommunication operators, to said open secure cross-link channel (10) system, said subscribers devices (22, 24) for communication having at least one identity to access said open secure cross-link channel (10) system;

a memory space (30) in said gateway (12) server system for every subscriber, said memory space (30) comprising at least all information regarding said access code data, said memory space (30) being associated to said identity;

at least one point for performing said transactions by providing said access code data to said gateway (12) server;

performing a crosscheck in said gateway (12), checking if data belonging to said subscriber in said memory space (30) is correct by calling the identity and thus said mobile telephony device (22) associated to said memory space; and

if the subscriber to said identity and said crosschecked memory space (30) data, having provided said access code data, the transaction at said at least one point is granted if said subscriber grants the call and thus the transaction by returning a predetermined signal via said mobile telephony device (22).

2. An open secure cross-link channel according to claim1, wherein said type of transaction is performed by utilizing a bank card, shopping card, petrol card, credit card and the like together with said mobile station, wherein other card information is stored in said memory space.

3. An open secure cross-link channel according to claim1, wherein said type of transaction is performed by a PC or like computerized device.

4. An open secure cross-link channel according to claim1, wherein said identity is the telephone number to said mobile phone or other identity uniquely identifying the called mobile phone.

5. An open secure cross-link channel according to claim 1, wherein said memory space in addition to said access code data comprises allowed currency limit and other restricting data for ordering said services.

6. An open secure cross-link channel according to claim 1, wherein said call belongs to at least one of the following categories voice, SMS, MMS, data, and that the call and transaction is granted by entering and transmitting the signal of a predetermined PIN code.

7. A method in a data and mobile telephony telecommunication system providing an open virtual secure crosscheck-link communication service channel (10) adapted to apply a further level of coding to access code data regarding security data to enter servers for services, money and commerce transactions, comprising:

having communication connecting input interfaces to at least one gateway (12) server system, to at least one of hardware, firmware, and software connecting any data and telecommunication network operator (14, 18, 28);

connecting said data and telecommunication networks (14, 18, 28) to said open secure cross-link channel system through an output communication interface in said gateway (12) server system;

connecting subscribers to mobile telephony devices (22) to said data and telecommunication operators (14, 18, 28), to said open secure cross-link channel (10) system, said subscribers devices (22) for communication having at least one identity to access said open secure cross-link channel (10) system;

storing in a memory space (30) for every subscriber in said gateway (12) server system, said memory space (30) comprising at least all information regarding said access code data, said memory space (30) being associated to said identity;

performing through at least one point said transactions by providing said access code data to said gateway (12) server;

performing a crosscheck in said gateway, checking if data belonging to said subscriber in said memory space (30) is correct by calling the identity and thus said mobile telephony device (22) associated to said memory space (30); and

if the subscriber to said identity and said crosschecked memory space (30) data, having provided said access code data, the transaction at said at least one point is granted if said subscriber grants the call and thus the transaction by returning a predetermined signal via said mobile telephony device (22).

8. A method according to claim 7, wherein said type of transaction is performed by utilizing a bank card, shopping card, petrol card; credit card and the like together with said mobile station, said cards bearing the password, wherein other card information is stored in said memory space.

9. A method according to claim 7, wherein said type of transaction is performed by a PC or like computerized device.

10. A method according to claim 7, wherein said identity is the telephone number to said mobile phone or other identity uniquely identifying the called mobile phone.

5 11. A method according to claim 7, wherein said memory space in addition to said access code data comprises allowed currency limit and other restricting data for ordering said services.

10 12. A method according to claim 7, wherein said call belongs to at least one of the following categories voice, SMS, MMS, data, and that the call and transaction is granted by entering and transmitting the signal of a predetermined PIN code.

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